

**GLOUCESTER, CUMBERLAND, SALEM SCHOOL DISTRICTS  
JOINT INSURANCE FUND**

**Washington Township BOE Offices  
206 E. Holly Avenue  
Sewell, New Jersey 08080**

**OPEN SESSION MINUTES**

**Tuesday, April 3, 2018**

**I. MEETING CALLED TO ORDER**

A meeting of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund (GCSSDJIF) was held at the Washington Township Board of Education Offices, 206 E. Holly Avenue, Sewell, New Jersey on Tuesday, April 3, 2018, beginning at 1:33 pm, with Chair Margaret Meehan, presiding. Ms. Meehan introduced Kelly Brazelton, Interim Business Administrator at Wenonah Board of Education.

**II. STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETINGS ACT**

Notice of this meeting was given by sending sufficient notice herewith to the *Gloucester County Times*, *Bridgeton Evening News*, and *Today's Sunbeam*; by filing advance written notice of this meeting with each member district, and by posting notice on the public bulletin boards of all municipalities served by the members of the Gloucester, Cumberland, Salem School Districts Joint Insurance Fund.

**III. ROLL CALL**

(Board Members and Alternate Trustees identified in bold print.)

***2017-2018 Trustees answering to roll call***

**Margaret F. Meehan, Washington Township BOE, Chair (SPELL Trustee)**

**Donna Contrevo, Gateway RSD/National Park Borough School District**

**Brian E. Ferguson, Penns Grove-Carneys Point Regional BOE (SPELL Alternate #2)**

**Kelly Brazelton, Wenonah BOE**

**Christopher Rodia, Westville Boro Public School District/Woodbury Heights BOE**

***2017-2018 Trustees not answering to roll call***

**Joseph Collins, Elk Township School District, Vice Chair (Spell Alternate #1)**

**Cherie Bratty, Upper Deerfield Township School District, Secretary (SPELL Trustee)**

***2017-2018 Alternate Trustees answering to roll call***

**Greg Wilson, East Greenwich Township School District**

***2017-2018 Alternate Trustees not answering to roll call***

**Lisa Schulz, Monroe Township Public Schools**

***2017-2018 Delegates answering to roll call***

**Pam Zook, Oldmans Township BOE**

**Richard Davidson, Pennsville Public School District**

***2017-2018 Delegates not answering to roll call***

**Todd Reitzel, Deptford Township Public School District**

Janecia Smith, Fairfield Township School District  
Noreen Boston, Pennsauken Public Schools  
John Bolil, Salem County Vo-Tech School District  
Jason Schimpf, South Harrison Township School District

***2017-2018 Alternate Delegates answering to roll call***

Edgar Keepers, Wenonah BOE

***2017-2018 Alternate Delegates absent***

Vacancy, Deptford Township Public School District  
Dr. James Lynch, East Greenwich Township School District  
Joseph Nichols, Elk Township School District  
Dr. Michael Knox, Fairfield Township School District  
David Sullivan, Monroe Township Public Schools  
Shari Payson, Oldmans Township BOE  
Dr. Zenaida Cobian, Penns-Grove-Carneys Point Regional BOE  
John Ogunkanmi, Pennsauken Public Schools  
Mike Brodzik, Pennsville Public School District  
VACANCY, Salem County Vocational Technical School District  
Corinne Mesmer, South Harrison Township School District  
Peter Koza, Ed.D., Upper Deerfield Township School District  
Harold Finkle, Washington Township BOE

***District Personnel in Attendance***

Gerri Ardino, Deptford Township Public School District

***Fund Professionals:***

Craig H. Wilkie, Area Vice President, AJGRMS, Inc.  
Scott C. Tennant, Area Vice President, AJGRMS, Inc. (arrived at 9:05 am)  
Jennifer Fox, Senior Account Manager, AJGRMS, Inc.  
Annette Reap, Executive Coordinator, AJGRMS, Inc.  
Chris Roselli, Claims Administrator, Qual-Lynx  
Karen Beatty, Client Services Manager, QualCare Alliance Network, Inc.  
John W. Geitz, Safety Coordinator, Risk Assessment Services  
James D. Weber, Assistant Safety Coordinator, Risk Assessment Services  
Lorraine Verrill, Fund Treasurer (left at 1:38 pm)  
Sharon Wilson, Recording Secretary

***Risk Management Consultants***

Hardenbergh Insurance Group (arrived at 1:35 pm)  
Connor Strong & Buckalew

**IV. CONDUCT OF MONTHLY MEETING – MOTION REQUESTED**

A request is made by the Trustees of the GCSSD JIF that the business of the Fund at this meeting be conducted directly by the Fund Delegates present with all matters to be decided upon by a combined majority vote of all Commissioners and Trustees present and voting.

*Motion* by Mr. Ferguson, second by Ms. Contrevo to open voting to all Fund Commissioners present. All in favor. Motion carried by unanimous vote.

**V. APPROVAL OF MINUTES – MOTION REQUESTED**

*Motion* by Mr. Ferguson, second by Mr. Davidson to approve the minutes of the January 18, 2018 meeting of the Fund. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

**VI. APPOINTMENT OF A NOMINATING COMMITTEE BY FUND CHAIR**

Mr. Wilkie reviewed the GCSSD and SPELL trustees' term expirations included in the agenda. Ms. Meehan appointed Ms. Contrevo, Mr. Ferguson, and Mr. Collins to the Nominating Committee.

**VII. PROFESSIONAL REPORTS**

**A. TREASURER'S REPORT**

Ms. Verrill reviewed February Approval Memo and Bill List, March Bill List, and Treasurer's Reports for periods ending 1/31/18, and 2/28/18.

January Fund Balance	\$11,852,219.58
February Bill List	\$60,501.59
January Claims Paid	\$156,527.18
February Fund Balance	\$11,759,441.57
March Bill List	\$68,788.50
February Claims Paid	\$235,119.00

Ms. Verrill noted that interest rates for all accounts have increased to 1.6%.

*Motion* by Mr. Ferguson, second by Ms. Contrevo to approve the Bill Lists and Treasurer's Reports. Upon roll call vote, all voted yea. Motion carried by unanimous vote.

**B. ATTORNEY**

Mr. Wilkie reviewed Mr. Greco's report in detail regarding properly measuring seniority, as well as hidden liability exposures.

**C. CLAIM ADMINISTRATOR**

Mr. Roselli reviewed personnel issues within Qual-Lynx, Adjuster Pendlings, and the Open Subrogation Report. He then discussed Lessons Learned from Losses regarding office safety.

**D. MANAGED CARE PROVIDER**

Ms. Beatty reviewed QualCare's managed care summary report through the month of February, 2018. She also advised the members Patient First has been removed from the approved list of urgent care providers, and asked them to use other facilities.

**E. STUDENT ACCIDENT PROGRAM**

Mr. Wilkie reviewed Ms. Ridolfino's report for the 2018-2019 Fund Year SPELL JIF Student Accident Group Purchase Program. Based on information presented at the January meeting, the proposals presented, and Hardenbergh's recommendation, the Trustees authorized the program to be moved to XL Catlin through Bob McCloskey Insurance (BMI), effective 7/1/18. Two of the six members who were asked to leave last year, have been invited to return to the program. District renewal premium notices were emailed 3/13/18, indicating a reduction in premiums, and the premium will be included in the members' JIF invoice. New claim forms and contact information will be distributed in June.

F. EXECUTIVE DIRECTOR/UNDERWRITING & FINANCE DIRECTOR

1. EXECUTIVE DIRECTOR

a) *2018-19 Membership Renewals* – Mr. Wilkie reported that five districts are up for membership renewal on July 1, 2018. They include Gateway, National Park, Pennsauken, Penns Grove-Carneys Point, and Woodbury Heights.

Renewal Resolutions have been received from all members, and he thanked them.

b) *Certificates of Insurance Module Update* – Ms. Fox reported that the new COI Module to submit requests for Certificates of Insurance through the SPELL website continues to progress. All 74 member districts are using the system. The Administrator's office continues to work through any issues internally. Member feedback is always welcome. Ms. Fox added that changes are being made to the module as it is being used. User feedback has been very positive.

c) *NJSIA Workers' Compensation Conference* – The New Jersey Self-Insurers' Association will hold their spring conference on May 9-11, 2018 in Atlantic City. The SPELL JIF has approved covering the expense for attendance. Last year, a total of 26 claim coordinators and business administrators from our SPELL JIF members attended as follows: 7 from ACCASBO, 15 from BCIP, and 4 from GCSSD. An email with all the details was sent to all members on March 8, 2018, with a response date of March 28, 2018. The Conference schedule is included in the agenda packet for members' reference.

d) *State of the JIF Dinner* – Mr. Wilkie reported that the annual dinner will be held on Thursday, November 29, 2018 at Auletto's Caterers in Deptford. Invitations will be sent out in October.

e) *Proposed Meeting Dates for 2018-19* – Mr. Wilkie reviewed the schedule of meetings proposed for 2018-19. Discussion on meeting time and location is required. Mr. Wilkie asked for a consensus decision approving the 2018-19 schedule. Members agreed to hold all meetings at noon. The final schedule will be listed in a resolution at the May reorganization meeting.

f) *SPELL HR Helpline* – Mr. Wilkie reviewed the attached Client Activity Summary Report from Enquiron for the current fund year through 2/28/18.

g) *Items updated on SPELLJIF.com* – The SPELLJIF.COM website has been updated to reflect the 2017-2018 Fund Year Information. You can access all the current directories, lists, meeting information and claims information. Mr. Wilkie encouraged members to visit the website often for the most up-to-date information.

If members would like to change or add a user to the website, please contact Annette Reap at the Executive Director's office, via email at [Annette\\_Reap@ajg.com](mailto:Annette_Reap@ajg.com).

h) *Maintaining Safe Schools* – The January and February, 2018 issues have been emailed to Business Administrators of all member districts.

j) *Key Dates* –

- SPELL Meeting – Friday, 4/13/18, 9:30 am at AJG Marlton Offices
- NJ Self-Insurers' Spring Conference – 5/9-11/2018 @ Harrah's in Atlantic City
- GCSSD Reorganization Meeting – 5/17/18 – Noon at the Holiday Inn/Swedeseboro
- PRIMA Conference – 6/3-6/2018 in Indianapolis, IN. There are no JIF attendees this year.
- 6<sup>th</sup> Annual Mold/Environmental Management Seminar – Tentative Date: 7/18/18 @ the DoubleTree Hotel/Mount Laurel
- Boiler Operator Refresher Training – 8/15/18 @ Collingwood HS
- SPELL JIF Joint Retreat – 9/26-28/18 @ Congress Hall in Cape May

- Safety Conference – 4/24/18 regarding school security @ DoubleTree Hotel/Mount Laurel, 11:30 to 11:30 am, followed by lunch.

## 2. UNDERWRITING AND FINANCE DIRECTOR

a) *District/Fund Status* – Mr. Tennant reviewed Mr. Hoffman’s Incurred Losses Report on Fund Year 2016-17 and 2017-18, as of February 28, 2018. He noted that all funds are experiencing excellent loss ratio numbers.

b) *Financial Audit – June 30, 2017 – Motion Requested* – A motion is requested to accept the June 30, 2017 Financial Audit as prepared by Jim Miles of Bowman & Company. The Finance Committee has reviewed the clean Audit and recommends acceptance. Mr. Ferguson commended Mr. Hoffman and staff for their efforts.

*Motion* by Mr. Ferguson, second by Ms. Contrevo, to accept the June 30, 2017 Financial Audit. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

c) *Resolution 2017-23 Surplus Release – Motion Requested* – Mr. Tennant requested a motion to accept the Finance Committee’s recommendation for a surplus release of \$200,000 from the 2012-2013 Fund Year.

*Motion* by Mr. Rodia, second by Mr. Ferguson, to accept the Finance Committee’s recommendation for a surplus release of \$200,000 from the 2012-2013 Fund Year. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

d) *2018-2019 Exposure Renewal* – Ms. Fox provided a verbal update, and reported all information has been received from members.

e) *Safety Incentive Program Winners – Reimbursement Procedure* – Ms. Fox reminded the members that a Safety Incentive Program Winner Reimbursement Procedure notice was emailed to all districts that have qualified for an award in the 2016-2017 program. Reimbursement requests are due by June 1, 2018. Once you have identified eligible purchases from this year’s budget which total your monetary reward, forward a signed voucher, and a list of the item(s) purchased with evidence of the purchase (i.e. purchase order, vouchers, invoices, etc.) to Jennifer Fox at the JIF address, P.O. Box 49, Marlton, NJ 08053.

f) *RMC Resolutions and Agreements* – RMC Resolutions and agreements will be emailed to all districts shortly. If you have not already done so, please add this to your next meeting to appoint a Risk Management Consultant for the 2018-2019 fund year and forward the resolution and Agreement to the Executive Director’s office to the attention of Jennifer Fox by May 1, 2018.

g) *Certificates of Insurance Report* – The Certificates of Insurance Report from 1/1/18 – 2/28/17 is included in the agenda.

## G. SAFETY COORDINATOR/RIGHT TO KNOW COORDINATOR:

Mr. Geitz referenced the January/February Activities and March/April Agenda, found in the agenda. He also reviewed the Safety Incentive Program-Status Report. Mr. Geitz also reviewed Safety Spotlight OSHA Mandated Safety Training as well as Safety Spotlight OSHA Bloodborne Pathogens Standard.

## H. Committee Meetings –

1. Finance Committee Meeting – 2/8/2018: Mr. Wilkie reviewed the minutes of the meeting included in the agenda.

**VIII. BUDGET HEARING – Motion Requested** – A motion is requested to adopt the Preliminary Budget, which includes a 1.9% increase.

*Motion* by Mr. Ferguson, second by Mr. Rodia, to adopt the preliminary Budget. Upon roll call vote, all present voted in favor. Motion carried by unanimous vote.

**IX. MISCELLANEOUS BUSINESS**

The next meeting of the GCSSD JIF is scheduled to be held on Thursday, May 17, 2018 at Noon at the Bridgeport Holiday Inn, 1 Pureland Drive, Swedesboro, New Jersey.

**X. PUBLIC COMMENT**

None

**XI. MOTION REQUESTED TO GO INTO CLOSED SESSION – Resolution 2017-24**

*Motion* by Ms. Contrevo, second by Mr. Davidson to go into Executive Closed Session. All in favor. Motion carried by unanimous vote.

**XII. MOTION REQUESTED TO COME OUT OF CLOSED SESSION**

*Motion* by Ms. Contrevo, second by Mr. Ferguson to come out of Closed Session. All in favor. Motion carried by unanimous vote.

**XIII. MOTION REQUESTED TO APPROVE the Payment Authorization Requests/Items–Resolution–2017-25.**

**Resolved**, at a Closed Session meeting of the Board of Trustees of the GCSSDJIF held on April 3, 2018, the following claims were discussed and are, herewith, being approved as follows:

2016080651 01            2017096132 01            2017086460 01

*Motion* by Ms. Contrevo, second by Mr. Rodia to approve the above Payment Authorization Requests as presented in Closed Session. Upon roll call vote all voted in favor. Motion carried by unanimous vote.

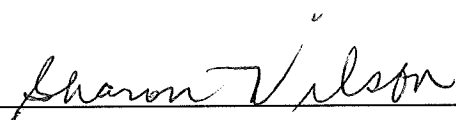
**XIV. MOTION REQUESTED to adjourn the meeting**

*Motion* by Mr. Ferguson, second by Ms. Contrevo to adjourn the April 3, 2018 meeting. All in favor. Motion carried by unanimous vote.

The meeting adjourned at 2:30 p.m.



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Sharon Wilson, Recording Secretary